

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Serial No. : 10/047,917  
Filed : January 14, 2002  
Applicant : Thad Kroon, et al.

Title : **SYSTEM AND METHOD FOR OVERTURNING OF RISK EVALUATION  
PERFORMED BY RISK MODEL TO CONTROL FINANCIAL RISK**

Art Unit : 3692  
Docket No. : 34250-1213  
Customer No. : 29052

**REQUEST FOR CORRECTED FILING RECEIPT**

Office of Initial Patent Examination  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Attached is a copy of the official filing receipt received from the U.S. Patent and Trademark Office in the above application for which issuance of a corrected filing receipt is respectfully requested. Applicants respectfully request issuance of a corrected Filing Receipt for the above-referenced application that indicates the inventors are Thad Kroon (Houston, Texas) and Charles McGinnis (Houston, TX). Attached herewith, is a copy of the Filing Receipt mailed February 28, 2002, and a copy of the Declaration/Power of Attorney as previously filed.

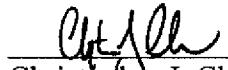
REQUEST FOR CORRECTED FILING RECEIPT

Serial No. 10/047,917

Filed: January 14, 2002

No fees are believed due; however, the Commissioner is hereby authorized to charge any additional fees due to Deposit Account No. 19-5029.

Respectfully submitted,

  
Christopher J. Chan  
Reg. No. 44,070

Date: **9 MAY 2008**

SUTHERLAND ASBILL & BRENNAN LLP  
999 Peachtree Street NE  
Atlanta, Georgia 30309-3996  
(404) 853-8068  
(404) 853-8806 (fax)  
(First Data 028300US)

**Attorney Docket No.: 34250-1213**



UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS  
UNITED STATES PATENT AND TRADEMARK OFFICE  
WASHINGTON, D.C. 20231  
www.uspto.gov

APPLICATION NUMBER	FILING DATE	GRP ART UNIT	FIL FEE REC'D	ATTY.DOCKET.NO	DRAWINGS	TOT CLAIMS	IND CLAIMS
10/047,917	01/14/2002	2166	0.00	1DATA.054A	5	31	3

CONFIRMATION NO. 2503

20995  
KNOBBE MARTENS OLSON & BEAR LLP  
620 NEWPORT CENTER DRIVE  
SIXTEENTH FLOOR  
NEWPORT BEACH, CA 92660

FILING RECEIPT



\*OC000000007549950\*

Date Mailed: 02/28/2002

Receipt is acknowledged of this nonprovisional Patent Application. It will be considered in its order and you will be notified as to the results of the examination. Be sure to provide the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION when inquiring about this application. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. **If an error is noted on this Filing Receipt, please write to the Office of Initial Patent Examination's Customer Service Center. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections (if appropriate).**

**Applicant(s)**

**Domestic Priority data as claimed by applicant**

**Foreign Applications**

**If Required, Foreign Filing License Granted 02/27/2002**

**Projected Publication Date: Request for Non-Publication Acknowledged**

**Non-Publication Request: Yes**

**Early Publication Request: No**

**Title**

System and method for overturning risk evaluation performed by risk model to control financial risk

**Preliminary Class**

705

**LICENSE FOR FOREIGN FILING UNDER**

**Title 35, United States Code, Section 184  
Title 37, Code of Federal Regulations, 5.11 & 5.15**

**GRANTED**

The applicant has been granted a license under 35 U.S.C. 184, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" followed by a date appears on this form. Such licenses are issued in all applications where the conditions for issuance of a license have been met, regardless of whether or not a license may be required as set forth in 37 CFR 5.15. The scope and limitations of this license are set forth in 37 CFR 5.15(a) unless an earlier license has been issued under 37 CFR 5.15(b). The license is subject to revocation upon written notification. The date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

This license is to be retained by the licensee and may be used at any time on or after the effective date thereof unless it is revoked. This license is automatically transferred to any related applications(s) filed under 37 CFR 1.53(d). This license is not retroactive.

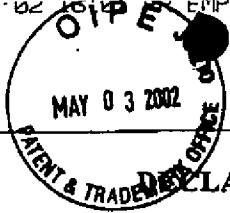
The grant of a license does not in any way lessen the responsibility of a licensee for the security of the subject matter as imposed by any Government contract or the provisions of existing laws relating to espionage and the national security or the export of technical data. Licensees should apprise themselves of current regulations especially with respect to certain countries, of other agencies, particularly the Office of Defense Trade Controls, Department of State (with respect to Arms, Munitions and Implements of War (22 CFR 121-128)); the Office of Export Administration, Department of Commerce (15 CFR 370.10 (j)); the Office of Foreign Assets Control, Department of Treasury (31 CFR Parts 500+) and the Department of Energy.

**NOT GRANTED**

No license under 35 U.S.C. 184 has been granted at this time, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" DOES NOT appear on this form. Applicant may still petition for a license under 37 CFR 5.12, if a license is desired before the expiration of 6 months from the filing date of the application. If 6 months has lapsed from the filing date of this application and the licensee has not received any indication of a secrecy order under 35 U.S.C. 181, the licensee may foreign file the application pursuant to 37 CFR 5.15(b).

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Attorney's Docket No. 1DATA.054A

*H3***DECLARATION - USA PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled **SYSTEM AND METHOD FOR OVERTURNING OF RISK EVALUATION PERFORMED BY RISK MODEL TO CONTROL FINANCIAL RISK**; the specification of which was filed January 14, 2002, as Application No. 10/047,917;

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above;

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56;

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful, false statements may jeopardize the validity of the application or any patent issued thereon.

-----  
Full name of first inventor: Thad Kroon

Inventor's signature TK

Date 4/16/02

Residence: 5423 Sheraton Oaks Drive, Houston, TX 77091

Citizenship: United States of America

Post Office Address: 5423 Sheraton Oaks Drive, Houston, TX 77091

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Attorney's Docket No. 1DATA.054A

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Full name of second inventor: **Charles McGinnis**

Inventor's signature CM

Date 4/16/02

Residence: **11011 Pleasant Colony #1828, Houston, TX 77065**

Citizenship: **United States of America**

Post Office Address: **11011 Pleasant Colony #1828, Houston, TX 77065**

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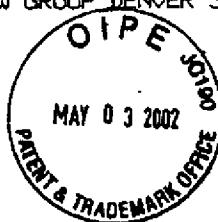
Send Correspondence To:

KNOBBE, MARTENS, OLSON & BEAR, LLP

Customer No. 20,995

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032002

1DATA.054A



PATENT

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant	:	Kroon et al.	)
App. No.	:	10/047,917	)
Filed	:	January 14, 2002	)
For	:	SYSTEM AND METHOD FOR OVERTURNING OF RISK EVALUATION PERFORMED BY RISK MODEL TO CONTROL FINANCIAL RISK	)
Examiner	:	Unknown	)

ESTABLISHMENT OF RIGHT OF ASSIGNEE TO TAKE ACTION  
AND  
REVOCATION AND POWER OF ATTORNEY

United States Patent and Trademark Office  
 P.O. Box 2327  
 Arlington, VA 22202

Dear Sir:

The undersigned is empowered to act on behalf of the assignee below (the "Assignee"). A true copy of the original Assignment of the above-captioned application from the inventor(s) to the Assignee is attached hereto. This Assignment represents the entire chain of title of this invention from the Inventor(s) to the Assignee.

I declare that all statements made herein are true, and that all statements made upon information and belief are believed to be true, and further, that these statements were made with the knowledge that willful, false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. § 1001, and that willful, false statements may jeopardize the validity of the application, or any patent issuing thereon.

The undersigned hereby revokes any previous powers of attorney in the subject application, and hereby appoints the registrants of Knobbe, Martens, Olson & Bear, LLP, 620

COPY OF PAPER  
ORIGINALLY FILED

App. No. : 10/047,917  
Filed : January 14, 2002

Newport Center Drive, Sixteenth Floor, Newport Beach, California 92660, Telephone (949) 760-0404, Customer No. 20,995, as its attorneys with full power of substitution and revocation to prosecute this application and to transact all business in the U.S. Patent and Trademark Office connected herewith. This appointment is to be to the exclusion of the inventor(s) and his attorney(s) in accordance with the provisions of 37 C.F.R. § 3.71.

Please use Customer No. 20,995 for all communications.

First Data Corporation

Dated: 4/26/02



Ken Algire  
Title: Asst. Secretary

Address: 6200 South Quebec Street, Suite 320A  
Greenwood Village, CO 80111

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Application No.: 10/047,917  
Filing Date: January 14, 2002

PATENT  
Client Code: 1DATA.054A  
Page 1

ASSIGNMENT

COPY

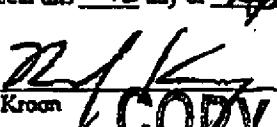
WHEREAS, We, Thad Kroon, a United States of America citizen, residing at 5423 Sheraton Oaks Drive, Houston, TX 77091, and Charles McGinnis, a United States of America citizen, residing at 11011 Pleasant Colony #1828, Houston, TX 77065, have invented certain new and useful improvements in **A SYSTEM AND METHOD FOR OVERTURNING OF RISK EVALUATION PERFORMED BY RISK MODELS TO OBTAIN FINANCIAL RISK** for which we have filed an application for Letters Patent in the United States, Application No. 10/047,917, filed January 14, 2002;

AND WHEREAS, First Data Corporation (hereinafter "ASSIGNEE"), a Delaware Corporation, with its principal place of business at 6200 South Quebec Street, Suite 320A, Greenwood Village, CO 80111, desires to acquire the entire right, title, and interest in and to the said improvements and the said Application:

NOW, THEREFORE, in consideration of the sum of One Dollar (\$1.00) to me in hand paid, and other good and valuable consideration, the receipt of which is hereby acknowledged, we, the said inventors, do hereby acknowledge that we have sold, assigned, transferred and set over, and by these presents do hereby sell, assign, transfer and set over, unto the said ASSIGNEE, its successors, legal representatives and assigns, the entire right, title, and interest throughout the world in, to and under the said improvements, and the said application and all provisional applications relating thereto, and all divisions, renewals and continuations thereof, and all Letters Patent of the United States which may be granted thereon and all reissues and extensions thereof, and all rights of priority under International Conventions and applications for Letters Patent which may hereafter be filed for said improvements in any country or countries foreign to the United States, and all Letters Patent which may be granted for said improvements in any country or countries foreign to the United States and all extensions, renewals and reissues thereof; and we hereby authorize and request the Commissioner of Patents of the United States, and any Official of any country or countries foreign to the United States, whose duty it is to issue patents on applications as aforesaid, to issue all Letters Patent for said improvements to the said ASSIGNEE, its successors, legal representatives and assigns, in accordance with the terms of this instrument.

AND WE HEREBY covenant and agree that we will communicate to the said ASSIGNEE, its successors, legal representatives and assigns, any facts known to us respecting said improvements, and testify in any legal proceeding, sign all lawful papers, execute all divisional, continuing and reissue applications, make all rightful oaths and generally do everything possible to aid the said ASSIGNEE, its successors, legal representatives and assigns, to obtain and enforce proper patent protection for said improvements in all countries.

IN TESTIMONY WHEREOF, I herein set my hand and seal this 16 day of April, 2002.

  
Thad Kroon

STATE OF TEXAS }  
COUNTY OF Harris } ss.

  
- DO NOT RECORD -

On 4/16/02, before me, Julie Johnson, personally appeared Thad Kroon personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged to me that he executed the same in his authorized capacity(ies), and that by his signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

[SEAL]



  
Notary Signature

Application No.: 10/047,917  
Filing Date: January 14, 2002

PATENT  
Client Code: IDATA-054A  
Page 2

**COPY**

**- DO NOT RECORD -**

IN TESTIMONY WHEREOF, I hereunto set my hand and seal this 16 day of April, 2002.

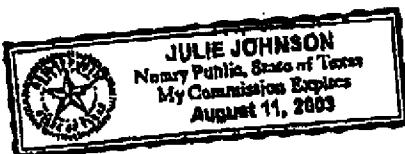
Charles McGinnis

STATE OF Texas }  
COUNTY OF Harris }

On 4/16/02, before me, Julie Johnson, personally appeared Charles McGinnis personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged to me that he executed the same in his authorized capacity(ies), and that by his signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

(SEAL)



Julie Johnson  
Notary Signature

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**COPY**  
**- DO NOT RECORD -**

\*ok TOTAL PAGE.02 \*ok